

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JENNIFER ECHOLS

Case No. 15-24872

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/22/2015.
- 2) The plan was confirmed on 10/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/07/2016.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$650.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$650.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$282.19
Court Costs	\$0.00
Trustee Expenses & Compensation	\$16.90
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$299.09**

Attorney fees paid and disclosed by debtor: \$113.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Secured	NA	58,817.31	58,817.31	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,064.00	1,116.10	1,116.10	0.00	0.00
CARMAX AUTO FINANCE	Secured	11,925.00	15,280.18	15,280.18	284.37	66.54
CARMAX AUTO FINANCE	Unsecured	3,505.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	400.00	200.00	200.00	0.00	0.00
FIRST SVGS BK OF HEGEWISCH	Unsecured	462.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	928.04	928.04	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	910.00	910.47	910.47	0.00	0.00
JULIE KATZ	Unsecured	16,000.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	170.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1,468.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	564.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	421.00	421.25	421.25	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	570.00	570.02	570.02	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	914.00	914.92	914.92	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	717.00	717.10	717.10	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	2,303.38	2,303.38	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	79,344.75	81,648.13	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$140,465.44	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,280.18	\$284.37	\$66.54
All Other Secured	\$2,303.38	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$158,049.00</b>	<b>\$284.37</b>	<b>\$66.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$5,777.90</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$299.09</u>
Disbursements to Creditors	<u>\$350.91</u>

**TOTAL DISBURSEMENTS :** **\$650.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/25/2016

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.